



Participant Handbook

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HealthPAC 1-877-879-9633

Alameda County Health Care Services Agency
1000 San Leandro Blvd., Suite 300 | San Leandro, CA 94577

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Si necesita ayuda para leer este documento, llame a Servicios al Cliente al 1-877-879-9633.
假如您看不懂本文件，需要協助或其他語文版本，請致電會員服務部，電話
1-877-879-9633。

Welcome to HealthPAC!

About this Handbook

This handbook explains how HealthPAC participants can receive services covered by HealthPAC. Please read it before making your first health care appointment.

What is HealthPAC?

HealthPAC is a program created by the County to provide affordable health care to uninsured people living in Alameda County.

HealthPAC stands for Health Program of Alameda County

What makes this program special is that you get to choose a Medical Home to go to when you're sick, AND for regular and preventive care to help you stay healthy. To learn more about what a Medical Home is, please see page 3.

With HealthPAC:

- You can choose your own Medical Home.
- Your Medical Home will get to know you and your health history.
- You have a Medical Home and Customer Service Center to call when you need help.
- If you have to pay for services, you know how much your services will cost before you get them.
- You don't have to wait until you're sick to get health care.

HealthPAC is NOT Health Insurance

While HealthPAC provides basic and ongoing health care to Alameda County residents, the program does not provide the same range of benefits as most health insurance plans. HealthPAC offers you a limited network of health care providers (that means there are only certain places that you can go for health care). If you use other services or other providers, you will likely get billed. So if you have health insurance, do not drop it. Insurance is always a better choice.

HealthPAC does not meet the federal mandate that requires individuals to have health insurance. For these, and many other reasons, if you can get health insurance, you should do so. Please see the page called "Why should I buy health insurance through Covered California if I am in HealthPAC?" at the end of this booklet.

How HealthPAC Works

Your Medical Home

When you enrolled in HealthPAC, you chose a Medical Home. A list of the Medical Homes you can choose from is in the “Where to Go for Care” section of this Handbook, starting on page 5. Your Medical Home is the health care facility (in most cases, a clinic) that will provide your basic health care, keep track of your health information and help coordinate the health care services that you need. Some of these services may include:

- Wellness check-ups and preventive services
- Care when you are sick or injured
- Care for ongoing health issues, such as asthma or diabetes
- Mental health care and health education
- Prescriptions for medicine

Your Medical Home is the first place you should call when you need care. The address and telephone number of your Medical Home are printed on your HealthPAC ID Card.

What You Have to Pay for Services

What you have to pay for health care services (also called a co-pay) depends on your income. This was determined when you enrolled in the program. Some HealthPAC Participants do not have to pay any co-pays.

Please see the HealthPAC Co-Pay Page at the end of this booklet. Co-pays are subject to change at any time. If you have questions about how much you have to pay for health care services, please contact your Medical Home.

Your ID Card and How to Use It

New HealthPAC participants receive an identification (ID) card. Always carry your HealthPAC ID card with you. Show your ID card when you:

- Visit your Medical Home
- Access health care services of any kind
- Pick up prescriptions

Request a new ID card if:

- Any information is incorrect
- Your card is lost or stolen
- Your Medical Home or other information changes

Your card has this information on it:

Name: This is the person who is eligible to receive benefits under HealthPAC. You can't let anyone else use your card.

HealthPAC ID: This is the HealthPAC Participant identification number.

DOB: This is your date of birth.

Sex: This is your sex – female or male.

Language: This is the language that you prefer to speak.

Medical Home: This is the phone number and address of your Medical Home.

Effective Date: This shows when your enrollment in HealthPAC is effective.

Renewal Month: You can renew your application up to two months before the Renewal Month.

Please see the “Staying Enrolled” section of this handbook on page 13 for more information.

Co-pay: These are the amounts that you will need to pay for certain medical services, usually at the time of an appointment. Please see the Co-pay Page for more detail.

Customer Service

Your Medical Home and HealthPAC Customer Service are here to help you when:

- You have questions about your health care
- You have questions about how HealthPAC works
- You have a problem
- Your address or phone number change
- You want to change your Medical Home

HealthPAC Customer Service
1-877-879-9633 (CRS for hearing and speech-impaired callers: 711)
Monday–Friday, 8 a.m.–5 p.m.

How to Get Care

Making an Appointment

To make an appointment, just call your Medical Home. The phone number and address are printed on your HealthPAC ID Card. If you need help finding your Medical Home, call HealthPAC Customer Service at **1-877-879-9633, Monday–Friday, 8 a.m.–5 p.m.**

Be sure to bring your HealthPAC ID Card to all of your health care appointments. If you can't keep the appointment, call your Medical Home and cancel or reschedule at least 48 hours in advance.

Where to Go for Care

Your Medical Home

Your Medical Home is your partner in keeping you healthy. Make sure you go to your Medical Home for regular check-ups to keep you healthy.

As a HealthPAC Participant you can choose which Medical Home you'd like to get care from. Once you choose a Medical Home, that is where you will go for health care. The HealthPAC Medical Homes are listed below by city. If you want to change your Medical Home you can call your Medical Home or HealthPAC Customer Service at 1-877-879-9633.

Hospital Care

If you need care in a hospital, you can go to Highland Hospital, an Alameda Health System facility. You are covered for **ONLY** emergency and inpatient care at San Leandro Hospital and St. Rose Hospital.

If you get care outside the HealthPAC clinic and hospital network, you are responsible to pay for 100% of the cost. **If you have a life-threatening emergency, dial 911 or go to the nearest hospital.**

Specialist Services

Some Medical Homes provide specialist services. If your Medical Home does not provide specialist services that you need, your Medical Home will refer you to a specialist within Alameda Health System.

HealthPAC Medical Home Network

HealthPAC's network of contracted clinics and hospitals consists of the following Medical Homes:

BERKELEY

Berkeley Primary Care – LifeLong Berkeley Primary Care

2001 Dwight Way (inside Alta Bates/Herrick)
Berkeley, CA 94704
Phone: (510) 981-4100 Website: www.lifelongmedical.org
Languages spoken by staff: English, Spanish, Tagalog

Over 60 Health Center – LifeLong Over 60 Health Center

3260 Sacramento St.
Berkeley, CA 94703
Phone: (510) 981-4100 Website: www.lifelongmedical.org
Languages spoken by staff: Cantonese, English, Mandarin, Russian, Spanish

West Berkeley Family Practice – LifeLong West Berkeley

2031 Sixth St.
Berkeley, CA 94710
Phone: (510) 981-4100 Website: www.lifelongmedical.org
Languages spoken by staff: English, French, Spanish

West Oakland Health Council – William Byron Rumford Medical Clinic

2960 Sacramento St.
Berkeley, CA 94702
Phone: (510) 549-3166 Website: www.wohc.org
Languages spoken by staff: English

FREMONT

Tri-City Health Center – Liberty Site

39500 Liberty St.
Fremont, CA 94538
Phone: (510) 770-8040 Website: www.tri-cityhealth.org
Languages spoken by staff: Cantonese, English, Farsi, Mandarin, Punjabi, Spanish

Tri-City Health Center – Mowry Site

2299 Mowry Ave., Suite 3-B
Fremont, CA 94538
Phone: (510) 770-8040 Website: www.tri-cityhealth.org
Languages spoken by staff: Cantonese, English, Farsi, Mandarin, Punjabi, Spanish

Tri-City Health Center – State Street Site

39184 State St.
Fremont, CA 94538
Phone: (510) 770-8040 Website: www.tri-cityhealth.org
Languages spoken by staff: English, Spanish

Tri-City Health Center – Main Street Village Site

3607 Main St., Suite B
Fremont, CA 94539
Phone: (510) 770-8040 Website: www.tri-cityhealth.org
Languages spoken by staff: English, Spanish

HAYWARD

Winton Hayward Wellness – Alameda Health System

24100 Amador St., Suite 250
Hayward, CA 94544
Phone: (510) 266-1770 Website: www.wintonahs.org
Provides real time language interpreter services for the following languages: American Sign Language (by appointment), Amharic, Arabic, Bosnian, Burmese, Cantonese, Cambodian/Khmer, Croatian, Dari, Farsi, French, Hindi, Korean, Laotian, Mandarin, Mien, Nepali, Pashtu, Punjabi, Russian, Shanghainese, Spanish, Thai, Tigrinya, Urdu, Vietnamese.

St. Rose Hospital (emergency services only)

27200 Calaroga Ave.
Hayward, CA 94545
Phone: (510) 264-4000 Website: www.strosehospital.org

Tiburcio Vasquez Health Center – Mission Health Center

22331 Mission Blvd.

Hayward, CA 94541

Phone: (510) 471-5880 Website: www.tvhc.org

Languages spoken by staff: Cambodian, English, Farsi, Spanish, Tagalog

LIVERMORE

Axis Community Health – Livermore Site

3311 Pacific Ave.

Livermore, CA 94550

Phone: (925) 462-1755 Website: www.axishealth.org

Languages spoken by staff: English, Spanish

NEWARK

Newark Wellness – Alameda Health System

6066 Civic Terrace Ave.

Newark, CA 94560

Phone: (510) 505-1600 Website: www.newarkahs.org

Provides real time language interpreter services for the following languages: American Sign Language (by appointment), Amharic, Arabic, Bosnian, Burmese, Cantonese, Cambodian/Khmer, Croatian, Dari, Farsi, French, Hindi, Korean, Laotian, Mandarin, Mien, Nepali, Pashtu, Punjabi, Russian, Shanghainese, Spanish, Thai, Tigrinya, Urdu, Vietnamese.

OAKLAND

Asian Health Services – 835 Clinic

835 Webster St.

Oakland, Ca 94607

Phone: (510) 318-5800 Website: www.asianhealthservices.org

Languages spoken by staff: Cantonese, English, Mandarin

Asian Health Services – Asian Medical Center

818 Webster St.

Oakland, CA 94607

Phone: (510)986-6880 Website: www.asianhealthservices.org

Languages spoken by staff: Cantonese, English, Khmer, Korean, Laotian, Mandarin, Mien, Tagalog, Vietnamese

Asian Health Services – Frank Kiang Medical Center

250 East 18th St., 2nd Floor

Oakland, CA 94606

Phone: (510) 986-6860 Website: www.asianhealthservices.org

Languages spoken by staff: Burmese, Cantonese, English, Khmer, Korean, Mandarin, Mongolian, Tagalog, Vietnamese

Alameda Health System – Eastmont Wellness

6955 Foothill Blvd., Suite 200
Oakland, CA 94605

Phone: (510) 567-5999 Website: www.alamedahealthsystem.org

Provides real time language interpreter services for the following languages: American Sign Language (by appointment), Amharic, Arabic, Bosnian, Burmese, Cantonese, Cambodian/Khmer, Croatian, Dari, Farsi, French, Hindi, Korean, Laotian, Mandarin, Mien, Nepali, Pashtu, Punjabi, Russian, Shanghainese, Spanish, Thai, Tigrinya, Urdu, Vietnamese.

Alameda Health System – Highland Hospital & Highland Wellness

1411 East 31st St.

Oakland, CA 94602

Phone: (510) 437-8500 Website: www.alamedahealthsystem.org

Provides real time language interpreter services for the following languages: American Sign Language (by appointment), Amharic, Arabic, Bosnian, Burmese, Cantonese, Cambodian/Khmer, Croatian, Dari, Farsi, French, Hindi, Korean, Laotian, Mandarin, Mien, Nepali, Pashtu, Punjabi, Russian, Shanghainese, Spanish, Thai, Tigrinya, Urdu, Vietnamese.

Healthy Communities, Inc. – Save a Life Wellness Center

2580 San Pablo Ave.

Oakland, CA 94612

Phone: (510) 444-9155

Languages spoken by staff: English

La Clínica de La Raza – Clínica Alta Vista

1515 Fruitvale Ave.

Oakland, CA 94601

Phone: (510) 535-6300 Website: www.laclinica.org

Languages spoken by staff: English, Spanish

La Clínica de La Raza – San Antonio Neighborhood Health Center

1030 International Blvd.

Oakland, CA 94606

Phone: (510) 238-5462 Website: www.laclinica.org

Languages spoken by staff: Arabic, Cantonese, English, Spanish, Vietnamese

La Clínica de La Raza – Transit Village

3451 East 12th St.

Oakland, CA 94601

Phone: (510) 535-3650 (new patients); (510) 535-3500 (existing patients) Website: www.laclinica.org

Languages spoken by staff: English, Spanish

Downtown Oakland Clinic – LifeLong Downtown Oakland

616 16th St.

Oakland, CA 94612

Phone: (510) 981-4100 Website: www.lifelongmedical.org

Languages spoken by staff: English, Spanish

Howard Daniel Clinic – LifeLong Howard Daniel Clinic

9933 MacArthur Blvd., Suite 14B

Oakland, 94605

Phone: (510) 981-4100 Website: www.lifelongmedical.org

Languages spoken by staff: English, Spanish

East Oakland Clinic – LifeLong East Oakland

10700 MacArthur Blvd., Suite 14B
Oakland, CA 94605
Phone: (510) 981-4100 Website: www.lifelongmedical.org
Languages spoken by staff: English, Farsi, Hmong, Spanish, Tagalog

Native American Health Center – Seven Directions

2950 International Blvd.
Oakland, CA 94601
Phone: (510) 535-4400 Website: www.nativehealth.org
Languages spoken by staff: English, Spanish

West Oakland Health Council – Albert J Thomas Medical Clinic

10615 International Blvd.
Oakland, CA 94603
Phone: (510) 568-9230 Website: www.wohc.org
Languages spoken by staff: English, Spanish

West Oakland Health Council – East Oakland Health Center

7450 International Blvd.
Oakland, CA 94621
Phone: (510) 430-9401 Website: www.wohc.org
Languages spoken by staff: English, Spanish

West Oakland Health Council – West Oakland Health Center

700 Adeline St.
Oakland, CA 94607
Phone: (510) 835-9610 Website: www.wohc.org
Languages spoken by staff: Cantonese, Farsi, English, Mandarin, Punjabi, Spanish, Tagalog

PLEASANTON

Axis Community Health – Pleasanton Site

4361 Railroad Ave.
Pleasanton, CA 94566
Phone: (925) 462-1755 Website: www.axishealth.org
Languages spoken by staff: English, Farsi, Hindi, Spanish

UNION CITY

Tiburcio Vasquez Health Center – Union City Clinic

33255 Ninth St.
Union City, CA 94587
Phone: (510) 471-5880 Website: www.tvhc.org
Languages spoken by staff: Cambodian, English, Farsi, Spanish, Tagalog

Hospitals

Alameda Health System – Highland Hospital

1411 East 31st St.

Oakland, CA 94602

Phone: (510) 437-4800 Website: www.alamedahealthsystem.org

Provides real time language interpreter services for the following languages: American Sign Language (by appointment), Amharic, Arabic, Bosnian, Burmese, Cantonese, Cambodian/Khmer, Croatian, Dari, Farsi, French, Hindi, Korean, Laotian, Mandarin, Mien, Nepali, Pashtu, Punjabi, Russian, Shanghainese, Spanish, Thai, Tigrinya, Urdu, Vietnamese.

Alameda Health System – San Leandro Hospital (emergency services only)

13855 E 14th St.

San Leandro, CA 94578

Phone: (510) 357-6500 Website: www.alamedahealthsystem.org

St. Rose Hospital (emergency services only)

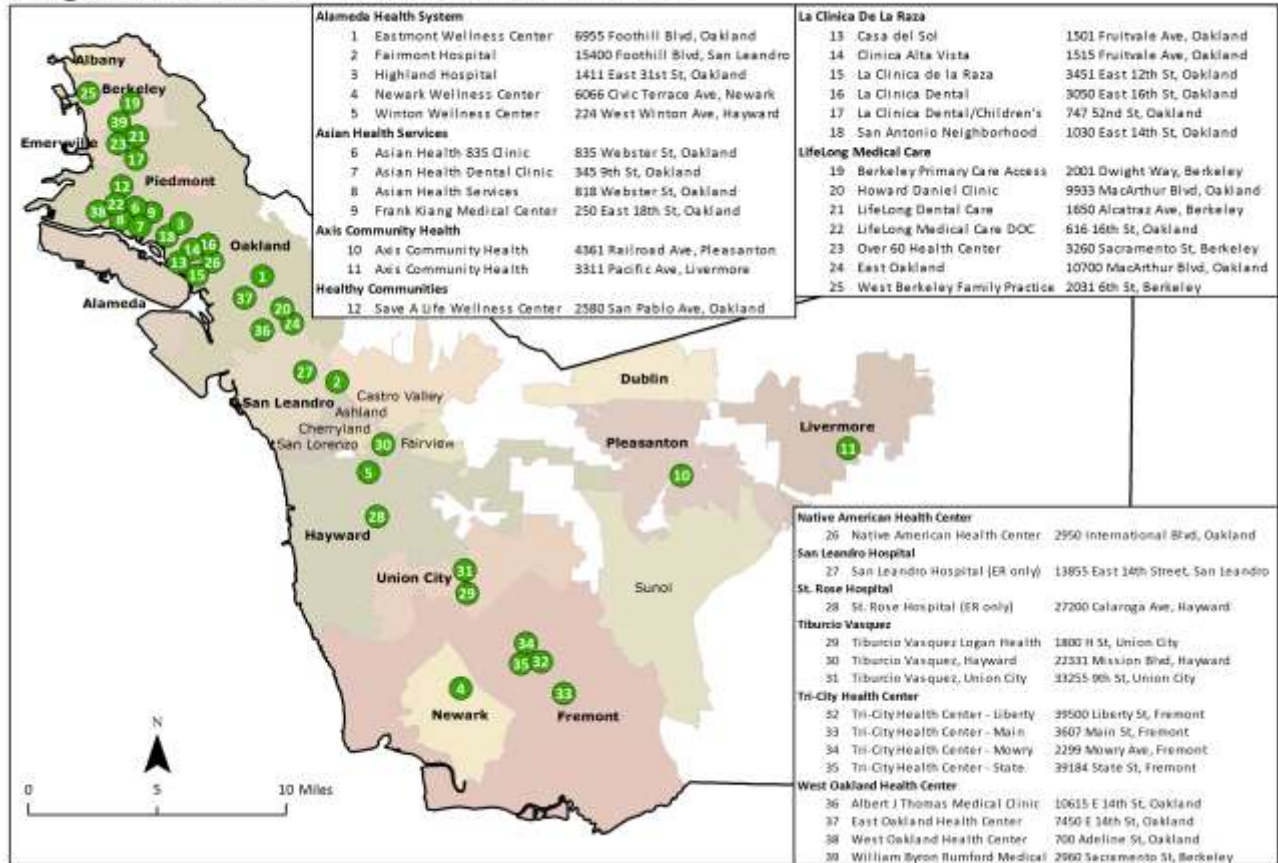
27200 Calaroga Ave.

Hayward, CA 94545

Phone: (510) 264-4000 Website: www.strosehospital.org

Map of HealthPAC Medical Home Network

Alameda County Health Care Services Agency Indigent Medical Care Services Provider Network



Source: CAPE, with data from HCSA.

What is Covered

➤ Preventive and Routine Care

Regular check-ups and health screenings help prevent illness and are an important part of taking care of your health. All of these services are provided by your Medical Home. Be sure to make appointments with your Medical Home for regular check-ups.

➤ Specialty Care

Your Medical Home will refer you to a specialist if you need expert advice or treatment for a specific problem. Some Medical Homes have specialists on staff who can treat you. If your Medical Home does not have the specialist you need, they will refer you to a specialist within Alameda Health System.

➤ Urgent Care

If you need to see a doctor right away because you're sick, have a fever, or are in pain, check first with your Medical Home to see if they can see you.

➤ Hospital Care

If you need care in a hospital, you can go to Highland Hospital, an Alameda Health System facility. You are covered for **ONLY emergency** and inpatient care at San Leandro Hospital and St. Rose Hospital. Always check with your Medical Home if you are unsure about where to go for hospital care or services. The telephone number of your Medical Home is on your HealthPAC ID Card.

HealthPAC only covers the cost of emergency services at the hospitals in the HealthPAC provider network. If you go to a hospital outside of the HealthPAC provider network, you will likely get billed.

➤ Emergency Care

You might have a health **emergency** if you are experiencing:

- Difficulty breathing and/or shortness of breath
- Chest or upper stomach pain, or feel pressure in your chest
- Fainting spells or sudden dizziness or weakness
- Uncontrolled bleeding
- Severe vomiting or diarrhea
- Feelings that you want to hurt yourself or others

➤ Ambulance

Ambulance services are covered by HealthPAC only for life-threatening emergencies and only for transportation within Alameda County. **If you have a life-threatening emergency, dial 911 or go to the nearest hospital.**

If you are not sure whether you have an emergency and need to go to the emergency room, please call your Medical Home. Your Medical Home number is on your HealthPAC ID Card.

HealthPAC only covers the cost of emergency services at the hospitals in the HealthPAC provider network. If you go to a hospital outside of the HealthPAC provider network, you will likely get billed.

➤ Mental Health Care

As a HealthPAC Participant, you can receive confidential mental health services for help with emotional and psychological problems. Many Medical Homes provide mental health services. You can speak with your Medical Home to ask about mental health services or you can call the **Alameda County Behavioral Health Care Services ACCESS Program:**

Monday–Friday, 8:30 a.m.–5 p.m.
Local Number: 510-346-1000
Toll Free: 1-800-491-9099

The ACCESS phone menu is in English, Spanish, Cantonese, Mandarin, Vietnamese and Cambodian. ACCESS staff uses Language Line Services for other languages and CRS or a TDD/TTY line for persons who are deaf or hard of hearing.

The licensed clinicians at ACCESS will hear your concerns and help you find the provider who can best meet your needs.

ACCESS staff can help you by:

- Providing general information about our services and community resources
- Conducting a telephone screening to understand your needs
- Referring you to:
 - Local mental health service providers
 - Mental health crisis services
- Referring you to non-covered services, such as substance use disorder services

➤ **Dental Services**

HealthPAC covers the same level of dental services that are provided as part of the California Medi-Cal Dental Program also known as Denti-Cal. For information on specific dental benefits covered, please visit http://www.denti-cal.ca.gov/provsrvcs/bulletins/Volume_29_Number_14.pdf.

➤ **Laboratory Services/Tests**

If you need lab services or tests, they may be performed either at your Medical Home or your Medical Home will send you to a lab.

➤ **Medical Equipment & Supplies**

If you need medical equipment or supplies, your Medical Home will write you a prescription. Check with your Medical Home about where to take a prescription for medical equipment and supplies. The telephone number for your Medical Home is on your HealthPAC ID Card.

➤ **Non-Emergency Transportation**

If you have a health condition that makes it hard for you to get to your health care appointments, HealthPAC can provide transportation to help you get to and from your health care appointments. Call HealthPAC Customer Service at 1-877-879-9633 to see if you're eligible.

➤ **Pharmacy and Prescriptions**

As a HealthPAC Participant, you can get prescription medicines. They'll be prescribed to you by your Medical Home. HealthPAC covers certain medications that have been approved for use. Your Medical Home will refer you to a pharmacy.

➤ **Radiology**

Your Medical Home will refer you to a radiologist if you need imaging, such as x-rays, mammograms ultrasounds, MRIs (magnetic resonance imaging), CT scans (computed tomography), or PET scans (positron emission tomography).

What is NOT Covered

HealthPAC is a health care program provided by Alameda County to uninsured residents only. HealthPAC is not health insurance and does not provide everything that insurance does. Certain services are not included in HealthPAC. Below is a partial list of services that are *not* included in HealthPAC.

The following is a non-exclusive list of services that are not provided by HealthPAC:

- Acupuncture*
- Allergy testing and injections
- Chiropractic*
- Cosmetic
- Eyeglasses and appliances
- Gastric bypass surgery and services/Bariatric Surgery
- Genetic testing and counseling
- Infertility
- Long-term care
- Organ transplants and post-transplant services
- Sexual reassignment surgery
- Travel immunizations

The services that have a (*) next to them are **only** covered for HealthPAC Participants who are between the ages of 0-18.

Remember, HealthPAC is NOT insurance. If you have insurance, **do not drop it to join HealthPAC.** Insurance is always the better choice.

HealthPAC will not cover services outside of the HealthPAC provider network.

Accessibility and Language

Accessibility

Access for People who are Hearing Impaired

You may contact HealthPAC Customer Service through the California Relay Service at **711**.

Access for People who are Vision Impaired

For help in reading this Handbook, please contact HealthPAC Customer Service.

Access for People who are Physically Disabled

If you need help finding a Medical Home that meets your needs, you can call HealthPAC Customer Service at **(877) 879-9633**.

Language Services

If you or your representative prefers to speak in a language other than English, call HealthPAC Customer Service at **(877) 879-9633**. We can help you find a Medical Home that speaks your language.

Staying Enrolled

To keep getting services provided by HealthPAC you must renew your application for the program every twelve months. This means that every year, you have to show proof of income and if you've moved, you have to also show proof of residence (where you live).

You can renew your application in HealthPAC at your Medical Home.

If you move, be sure to call HealthPAC Customer Service right away at **(877) 879-9633**. The renewal month on your HealthPAC ID card tells you when you have to renew your application for HealthPAC. You can renew up to two months before your renewal month.

For example: If your renewal month is March, you have from January to the end of March to renew.

It is your responsibility to make sure that you renew before your enrollment period ends each year. If you don't renew each year, you could be disenrolled from HealthPAC.

You will be disenrolled from HealthPAC if you:

- Move outside of Alameda County
- Become eligible for full-scope Medi-Cal
- Are found to have made untrue statements in your application or renewal materials
- Abuse the program
- Enroll in private insurance*

Participation in HealthPAC is based on the availability of funding from Alameda County. Program rules, including who can enroll, what services are included, the cost of participation, the availability of various Medical Homes, and the cost of health care services may change without notice as deemed appropriate by the County. Any changes to eligibility, fees, or services will be posted on the following websites:

www.ACgov.org/health/indigent
www.AChhealthcare.org

***Effective January 1, 2015. Any individual who is eligible for Covered California will not be eligible for HealthPAC.**

Complaints and Problems

If you have a complaint or problem with the program or the health care you get, try talking about it with someone at your Medical Home when it happens. This may be the best way to fix the problem quickly.

If you still haven't reached a solution, you can call HealthPAC Customer Service at (877) 879-9633 for help. Or you can write a letter and send it to:

Attn: HealthPAC
Alameda County Health Care Services Agency
1000 San Leandro Blvd, Suite 300
San Leandro, CA 94577

1/1/2014 *HealthPAC Participant Handbook*

HealthPAC Co-Pay Page

As a **HealthPAC** Participant, you might have to pay a fee (also called a co-pay) when you get medical care.

The amount you have to pay depends on your income and your family size and is based on the Federal Poverty Level (FPL). If your income is less than a certain amount, then you don't have to pay a fee for medical services. The chart below lists different amounts you have to pay in each FPL category. The total amount paid in co-pays by your family in a year CANNOT exceed five (5) percent of your family's income.

Maximum Gross Monthly Income by Family Size*			
Family Size	0 - 138% FPL	138.01 - 150% FPL	150.01 - 200% FPL
1	\$1,321	\$1,436	\$1,915
2	\$1,784	\$1,939	\$2,585
3	\$2,246	\$2,441	\$3,255
4	\$2,708	\$2,944	\$3,925
5	\$3,171	\$3,446	\$4,595
6	\$3,633	\$3,949	\$5,265
7	\$4,095	\$4,451	\$5,935
8	\$4,557	\$4,954	\$6,605
9	\$5,020	\$5,456	\$7,275
10	\$5,482	\$5,959	\$7,945
Each additional family member:	\$462	\$503	\$670

Families with income over 200% FPL do not qualify for HealthPAC.

HealthPAC Co-Pay by % of FPL			
Medical Service	0 - 138% FPL	138.01 - 150% FPL	150.01 - 200% FPL
Emergency Room	\$0	\$35	\$50
Inpatient	\$0	\$100	\$100
Outpatient	\$0	\$10	\$15
Pharmacy**	\$0	\$5	\$5
Special Procedures***	\$0	\$100	\$100

*Income is based on the Federal Poverty Level (FPL). It depends on how much you make each month and how big your family is.

**The Pharmacy charge is \$5 per prescription drug with a \$50 per visit maximum.

***Examples of Special Procedures include: bronchoscopy, cat scans, cholecystectomy, colonoscopy, EMG (electromyography), endoscopy, holter monitor, hysteroscopy, implantation of pumps, pacemakers, stimulators or other devices, IV infusion/chemotherapy (copay to cover duration of treatment plan), laparoscopy, MRI (magnetic resonance imaging), myelography, nuclear medicine, thoracoscopy, venous/arterial catheter placement).

Please keep in mind that these amounts may change.

If your income changes, please call your Medical Home.

Why should I buy health insurance through Covered California if I am in HealthPAC?

HealthPAC is not insurance.

- HealthPAC's network is **limited** and only inside Alameda County. If you get care outside the small HealthPAC clinic and hospital network, you are responsible to pay for 100% of the cost.
- Just one ER visit or hospital stay outside HealthPAC's network **can cost you** hundreds to many thousands of dollars.
- If you remain on HealthPAC, the federal government may require you to pay a **penalty** at tax filing time because you do not have insurance. Some people are exempt from the penalty. Learn more at www.healthcare.gov/exemptions/.

By getting health insurance through Covered California:

- You can seek care beyond the small HealthPAC provider network, including at hospitals other than Highland Hospital.
- Most insurance plans offer a choice of primary doctors. You choose one who will get to know you and your health needs.
- You will still be covered if you have a medical emergency away from home.
- You will meet the new federal rule that requires you to have health insurance and you will avoid paying a penalty. Enrollment in HealthPAC does not meet this requirement.

